Electronic Acknowledgement Receipt				
EFS ID:	2644331			
Application Number:	10631970			
International Application Number:				
Confirmation Number:	3665			
Title of Invention:	Payment processing with selection of a risk reduction technique			
First Named Inventor/Applicant Name:	Daniel Lee Hamilton			
Customer Number:	72386			
Filer:	Malvern U. Griffin			
Filer Authorized By:				
Attorney Docket Number:	23952-0108			
Receipt Date:	27-DEC-2007			
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Time Stamp:	14:19:21			
Application Type:	Utility under 35 USC 111(a)			

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement	IDS.pdf	74294	no	2
Letter	Letter		a2625efa4a570d13968d0230a8f75784 2914b62b		

Warnings:

Information:

2	Information Disclosure Statement	DTOCDOOM in the	37375	no	5		
Letter	PTOSB08A.pdf	6ce02cffce6a1a9f250fa77f4ab4233d6e 05ed57	no	5			
Warnings:							
Information	Information:						
3 NPL Documents	NPL Documents	156Disclosure.pdf	75629	no	2		
3 INFL Documents	130Disclosure.pui	826f4cf3ea5bed07efccbf5777bf29caa2 e884ac					
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		Total Files Size (in bytes):	187298				

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.